About the Danger of Fire From the Lava Overflow.

LOOKING UP THEIR INSURANCE

Inquiries From Hilo Merchants at to the Liabuties of insurance Co.'s From Eruptions.

In the mail brought from Hilo by the Kinau last Sunday were several letters from Hilo people to insurance agencies here, inquiring as to the liability ject of inquiry by special court martial, of the insurance people in case of fire were today acquitted and formally libcaused by lava overflows. In other erated. words suppose the present stream of molten lava now pouring forth from RAINFALL FOR JUNF, 1899. the side of Mokuawcoweo in the direction of Hilo should reach that city and engulf it or cause its destruction by fire, would the insurance companies have to pay the policies on the burned Wa buildings? To a layman this would Hill seem an easy question to answer, but Ka of several insurance men to whom it Per was put none cared to answer it offhand. Some said it would be time to Hor think about it when a loss actually took place, while others preferred to make no definite answer until they had looked the matter up.
"After some consideration of the Paa

question submitted to me, which I Pau must confess is a novel as well as an important and interesting one," said Ho one of the leading insurance agents last evening, "my conclusion is that there is no doubt of the liability of the Aw companies for any losses which may occur from the causes mentioned. Mind you, this is only my personal opinion, but I base it on the following reasons:

policies through. I thought not. Very Kailua 950 few people do. You will find that such Lanihau 1540 an event as a lava overflow is not provided against in any policy I have ever kalahiki 800 seen. In fact, it is so uncommon an Kalahiki 200 occurrence that insurance men have Naalehu never thought of providing against it. Naalehu In the general run of policies there is Naalehu only one clause which even remotely volcanic eruptions, and that is one Pahala which provides that the company shall Moaula 700 not be liable for loss caused directly Volcano House 4000 or indirectly by explosions of any kind, Olaa (Mason) 1650 earthquake or lightning, unless fire Pohakuloa2600 ensues, and in that case for the dam. Rapono age by fire only. We insure against Poholki 10 damage from lightning occasionally, Kalapana 8

but only by specific agreement.

"Now," proceeded the agent, "there Kahulul 10 is really nothing in that section that Lahainaluna 600 covers the case. Many people would Say offhand that the companies would Nalopoe Ranch Too Nalopoe Ranc your policies that an act of God is not Nahiku mentioned or provided against. All Haiku 700 bills of lading provide against loss Kula Kealaluu 2900 from storms, hurricanes, typhoons and Kula (Ereluosu) 4000 insure against loss on the very exceptions made by the bills of lading. Haleakala Ranch 2000 Whether a volcanic eruption and subsequent lava overflow is an act of God Mapulehu or a freak of nature cuts no ice with insurance companies. We insure against fire and when the insured property is destroyed by fire we have property is destroyed by are we have
to pay the policy. Now in the case of
a lava overflow reaching Hilo, the intense heat which would precede tr
would ignite the buildings and they
would be destroyed by fire before the
lava reached them. if the flow should
reach Hilo, that place would be destroyed by fire before being burdet
under lava and in that case we should
Nuuanu, Luakaha

So

Kewalo (King street)

Kaplolani Park

School St. (Bishop)

So

Nuuanu (W. W. Hall)

So

Nuuanu (Wyllie St.)

Nuuanu (Electric Station)

Nuuanu, Luakaha

So

Nuuanu, Luakaha

So under lava, and in that case we should have to pay every dollar of insurance on the place. If there should happen in the future to be an eruption of volcanic sand and ashes similar to those of past ages of which we have abundant evidence here in Honolulu, by which houses and towns were buried instead of burned, as occurred at Herculaneum and Pompeii, then the question of liability would be very doubtful and the insurance companies would refuse payment."

THE EGERIA COMING.

Now Surveying the Australian -Canadian Cable Route.

SAN FRANCISCO, July 8.-The Pahala British survey steamer Egeria arrived Hanalei from Esquimalt, B. C., yesterday morn-Laupahoehoe ing. The English and Canadian Gov- Hamoa ernments are to establish a cable be- Waiopae tween British Columbia and Australia, Olowalu which will touch at Samoa and Ha- Erehwon Kula wait. The Egeria is now engaged in Kewalo the work of surveying the route. She will go from here to Honolulu, taking Hilea soundings on the way, and after coaling there will proceed to Apia. From Apia the soundings will be taken to the nearest point on the Australian

continent. The Egeria put in here for coal When her bunkers are filled again she out. She will probably put into San Diego for a fresh supply.

The officers of the Egeria are the most expert surveyors in the British navy, and they are taking great care in making the soundings for the pro-posed cable. The undertaking will probably occupy two months before the survey boat reaches Brisbane,

Will Visit Scotland

the Government Water Works, who is and every one of them will return orious remedy.—G. M. Law, Keokuk, away on a four months' vacation with-loaded with cargo and passengers. All lows. For sale by Benson, Smith & out pay, intends to visit relations in their space and cabin accommodations. Co., 1.td., wholesale agents for H. L. Scotland while on his trip. He is also have been already spoken for.

looking after considerable business for the Government on his way through

Capt Satterfee's Funeral.

The funeral of Capt. Satterlee took place yesterday morning from St. Andrew's Cathedral. The body arrived at the church at a few minutes past 10 o'clock. The casket was almost entirely hidden under the numerous floral offerings. The service was conducted by Bishop Willis and Rev. V. H. Kitcat. Two hymns were sung by the full surpliced choir and then the body, accompanied by a military guard of honor, was borne to the Australia. It will be shipped to Fortress Monroe, where a widow and child survive the dead captain. Mrs. Satterlee is the daughter of one of the prominent American Protestant Episcopalian bishops.

ADMIRAL CERVERA ACQUITTED. MADRID, July 8.-Admiral Cervera

and the other commanders of the Span-ish fleet destroyed in the battle of San-

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Hilo (town)		*******	100
Kaumana			1250
Pepeekeo			100 6.8
Honomu			300 7.7
Hakalau			200 6.8
Honohina			8.8
Laupahoehoe	661 889		10
Ookala			
Kukaiau			
Paauilo			
Paauhau			
Paaubau			
Honokaa			
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Niulii			200 4.3
Kohala (Par			200 2.4
Kohala Missi	on		585 1.8
Kohala Sugar	Co		234 2.2

Honuapo

OAHU. Punahou (W. Bureau) Woodlawn Dairy, Manoa . . 285 Maunawili 300 100 Waimanalo 25 Ahulmanu 350

Kahuku 25 1.34 Waipahu 200 KAUAI. Lihue, Grove Farm 200 Lihue (Molokoa) 390 Hanamaulu 200 Kilauea 325 Hanalei 10 Waiawa 32 RECORDS NOT HITHERTO PUB

May, 1899. Nuuanu, Wylie street Kapoho

Meteorologist Gov't Survey.

CAN'T LAND AT PORTLAND.

WASHINGTON, July 6 .- Secretary will go to the point where she left off Alger has notified Commissioner Herand continue the work of locating a mann of the General Land Office that bed for the cable until her coal gives the transports bearing home the Oregon volunteers from Manila cannot be allowed to land at Portland, in view of Gen. Otis' recommendation that the transports be returned immediately to

TRADE WITH HONOLULU.

considerable inquiry about the over- remedy he has not been troubled due fleet from Honolulu. There are Superintendent Andrew Brown of nine packets now due from the islands.

And Captain Houdierte to Bring It Down.

One With Bed or Black H Ir and & Boy Preference Clothes and Teeth No Object

The following letter was actually written and sent by the promising sixyear-old son of a prominent Honolulu family to a lady friend in San Fran-

Honolulu, H. I., May 25th, 1899.

I'm sorry 'at I haven't writ to you for such a long time. Grandma is sick, so she can't get me a baby. You know 'at all grandmas get 'em and grandma is sick, so will you please get one, be-cause you are as good as grandma and Mrs. Wood got one from San Fran-cisco and the Ballantynes have sent to their grandma for one. Please get a kind wot doesn't cry-boys don't cry, so please get a boy, and I want him to be very young—the highest he could be is three weeks old. I want some clothes but not all the clothes, only a few clothes, because if we haven't any ready he'd be cold, so we must be sure to have some and send him down by somebody wot comes on the "Australia,"-Captain Houdlette or anybody you know.

Make a little crib and put him in and then he could drink milk. You can go wherever you want to get him. Don't name him because I want to name him. I'll be disappointed a little if you don't send him, but I won't be angry because you are so good to try to get him. I want one to play with and Mama says she wishes she had one. Mama says she wants a littler baby 'an me. Do you know how old I am? I'll tell you—six—so I'm too old to be a baby and they's no baby here. I pulled out my own tooth in the botto mrow-it's in front. I don't 2.26 want the baby to have any teeth unless you can't get him with any teeth.

If you can't get one three weeks old,
any size will do as long as he's a baby and I want him to coo. Somebody will go down to the steamer to meet him. Please write me what day he will come and what time.

They all don't come from San Francisco-the babies, but you can get them there, eB sure and don't have any mistake about the baby-don't have any-thing wrong about him. Don't let him be a girl unless you can help it. I want a boy and Harriet wants a girl, but I'm writin' the letter, so please get a boy. If there shouldn't be any boys you can get a girl. If you get a girl I want it to be a very little one and try to get a girl wot don't cry. Most girls cry so much and we hate 'em to cry: Don't name the girl; don't name either one you get. If you can't get a baby write back and get one later on. If you come down in a little while I'd like you to bring the baby yourself. You buy everything for Mama so did you buy me for her? Get this baby at the same place. I want a baby wot has red or black hair. Minnesoda has plenty babies cause Gertrude knows—she was born there. If you can't find a baby in San Francisco, go to Minnesoda and get one. If you don't want to go to Minnesoda yourself, you might there. When our baby gets old enough I'm going to take him to see the Wood I think this climate will agree with the baby. You don't have to work too much to get the baby 'cause you

THE FRENCH HOLIDAY.

might get tired.

0.00

Acting French Consui Moet Entertains Lavishly

Yesterday was the auniversary of 4.75 the Pall of the Bastile, and in honor 0.92 of the day M. Moet, the Acting French Consul, kept open house at his cottage on the McCully premises. The affair was an informal one, but none

the less pleasant. Consul Moet was assisted in receiving his numerous callers by Portuguese Charge d'Affaires A. de S. Canavarro, Bishop Gulstan Ropert, Father Valentine, M. Fontalne, the Visiting Belgian Consul-General, Albert Rass and a number of ladies.

An elegant collation was served to the guests and wine flowed with the proverbial French prodigality.

OCEANIC STEAMSHIP COMPANY. SAN FRANCISCO, July 8.-Claus

7.80 Spreckels, John D. Spreckels, Austin C. Tubbs, George Fritch, Thomas B. Pheby, W. D. K. Gibson and A. B. Spreckels, directors of the Oceanic Steamship Company, have authorized the creation of a bonded indebtedness amounting to \$2,500,000 for the purpose of completing the construction and 2.30 equipment of vessels to be used by the company. 8.37

WILL GO TO PARIS.

WASHINGTON, July 7 .- A part of the lethmian Canal Commission will take a trip to Paris before a personal inspection of the two canal routes is

BEST TREATMENT FOR CHOLERA INFANTUM.

Our baby has been continually troubled with colic and cholera infantum since his birth, and all that we could do for him did not seem to give more than temporary relief, until we tried Chamberlain's Colic, Cholera and SAN FRANCISCO, July 8.-There 18 Diarrhoea Remedy. Since giving that want to give you this testimonial as an evidence of our gratitude, not that

Most Torturing, Disfiguring, Humiliating

Of itching, burning, bleeding, scaly skin and scalp humours, is instantly relieved by a warm bath with Curicura Soap, and a single application of Cuticura (ointment), the great skin cure, followed by a full dose of Cuticuma Resolvent, greatest of blood purifiers and humour cures.

aticura

Remedies speedily, permanently, and economically cure Eczema, when all else fails.

Sold throughout the world. British depot: F. NEWBERT & Sons, London. POTTER DRUG AND CHEM. CORP., Sole Props., Boston, U. S. A.

"How to Cure Every Skin and Blood Humour," post free.

Purified and Beautified by CUTICURA SOAP.

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MANUFACTURERS OF PURE BONE FERTILIZERS AND PULE BONE MEAL.

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or the f then ne goed adapt of to the Island trade;

HIGH GRAID CANE MANURE, A FERTILIZERS, STRATE OF SOUR, SULPHATE OF AMMONIA. HIGH GRADE SUIPHATE OF POTASH,

FISH GUANO, WOOL DUST, ETC Em Special Menures Manufactured to Order-

The control of the co

A Stock of these Fertilizers will be kept Constantly on Hand and for sale on the usual terms, by

C. Brewer & Co., Ltd.

POSOLULY ASSESS CALIF RNIA PERTILIZER WORKS

1899-RAMBLERS-1899

\$45.00

This seems low but we have just got in another big shipment and we propose to sell twice as many this Summer as ever before so have cut down the price to the lowest point.

We offer the same options as before on saddles, pedals, handle bars, etc., and our terms are very easy, only \$2.50 per week or less than 36 cents per day which amount you will easily save in car fare and lunch each day.

\$45.00 :::

will suit your pocket Ramblers at and they are the same good reliable wheel they have been for 20 years -

E. O. HALL & SON,

Golumbia and Fambler Agents.

Read the Hawaiian Gazette

INSURANCE.

Theo. H. Davies & Co.

GENTS FOR FIRE, LIFE AND

MARINE INSURANCE. Northern Assurance Company,

OF LONDON, FOR FIRE AND LIFE. Established 1836, *CCUMULATED FUNDS £3,975,000.

British and Foreign Marine Ins. Co OF LIVERPOOL, FOR MARINE.

CAPITAL £1,000,000. REDUCTION OF RATES. IMMEDIATE PAYMENT OF CLAIMS,

THEO. H. DAVIES & CO., LTD. AGI NTS.

J. S. WALKER, General Agent Hawn, Isl.

LLIANCE INSURANCE CO.: IN-URANCE CO.;

ALRELMA OF MADGEBURG INSUR SUN LIFE INSURANCE COMPANY OF CANADA; COTTISH UNION AND NATIONAL UNION.

Room 12, Spreckels Block.

Homburg-Bremen Fire Insurance Co

The undersigned having been appointed arents of the above company are prepared to insure risks against fire on Stone and Brick Buildings and on Merchandise stored therein on the most favorable terms. For particulars apply at the office of F. A. SCHAEFER & Co., Agents.

German Lloyd Marine Insur'ce Co

Fortuna General Insurance Co OF BERLIN.

The above Insurance Companies have established a general agency here, and the undersigned, general agents, are authorized to take risks against the dangers of the seas at the most reasonable rates and on the most favorable terms.

F. A. SCHAEFER & Co., Gen. Agts.

General Insurance Co. for Sea. River and Land Transport, of Dresden.

Having established an agency at Hono-tulu and the Hawaiian Islands the under-signed general agents are authorized to take risas against the dangers of the sea at the most reasonable rates and on the most favor-able terms. F. A. SCHARFER & Co., Agents for the Hawaiian Islands

TRANS-ATLANTIC FIRE INS. CO. OF HAMBURG.

Capital of the Company and reserve, reichsmarks - - 6,000,000 Capital their reinsurance companies - - 101,680,000 Total reichsmarks - - - 107,650,000

North German Fire Insurance Co-OF HAMBURG.

Capital of the Company and rereichsmarks - . Capital their reinsurance com-panies - 85,000,006 Total reichsmarks - - - - 43,830,000

The undersigned, general sgents of the above two companies, for the Hawaiian Islands, are prepared to insure Buildings Furniture, Merchandise and Produce, Machinery, etc.; also Sugar and Rice Mulls and Vessels in the harbor, against loss or damage by fire, on the most favorable terms. H. HACKFELD & CO., Limited.

North British & Mercantile Insurance Go

TOTAL FUNDS AT SIST DECEMBER, Authorized Capital 2,000,000 Subscribed 2,750,000 Paid up Capital 2,750,000

£2,954,798 6 11 The Accomulated Funds of the Fire and Life Departments are free from liability in respect of each other.

ED. HOFFSCHLAEGER & CO.

Agents for the Hawaiian Islands. Castle & Cooke,

LIFE AND FIRE

AGENTS FOR

New England Mulual Life Insurance (e OF BOSTON.

Elao Fire Insurance Company OF HARTFORD.